R-7-109-97

G. R. S. IX-5]

Previous references.

1897-98
~~191~~

(Banking)

File No. 29

Serial Nos. 1-6

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1— 6

A. ~~Part~~ B for

SUBJECT.

Opening of an Agricultural bank at Venatimakuni in Sagar Taluk.

W D 8S—GPB—50,000—24-7-16

Gen asin a Kuri Bank

1. Date of present inspection.

2. Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to; and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

3. Whether any dates and hours are fixed for transaction of business, whether business is regularly transacted at those dates and hours; if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

5. Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and duly registered; at what distance do the majority of members, the directors and office-bearers reside; and if business was extended to any new village, whether there was proper sanction for it.

6. As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; what was the decrease, if any, due to; were the new members duly qualified, duly elected, and registered; in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

7. As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained: if not, how is the omission explained; to what extent have fluctuations in the number of members affected the united credit of the Bank. Any notable instances of new acquisition or improvement since formation of the Bank or last inspection; any notable instances of sale or other kind of transfer, relinquishment or deterioration; how these have affected the solvency and resources of the members concerned and of the Association as a whole; what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

8. As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority; whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified. Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, *viz.*—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it; whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

9. As regards Government loan, note whether the terms fixed for repayment are duly acted up to or there has been gross delay, dilatoriness or neglect; the amount outstanding against the Bank at date of inspection; whether the loan may be continued subject to the terms allowed for repayment or whether in your opinion it is advisable to withdraw the loan under the provisions of Sections 74 and 75 of the Articles of Association; and state reasons for such opinion, briefly and concisely.

10. As regards loans and deposits from others, note the terms allowed, generally in regard to rate of, interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily.

11. As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc. Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave. In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

See if disbursements were duly authorised and are supported by proper vouchers.

Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest. Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars.

RECEIPTS.		EXPENDITURE.	
	Rs. a. p.		Rs. a. p.
From Treasury ..		To Treasury Current acct. principal repaid .	
„ Depositors...		Depositors .	
Entrance fee ...		„ Members, loan.	
Interest and penalty ...		„ Govt. on acct. of interest ...	
Loans repaid ...		Depositors...	
Other items ...		„ Printing charges ..	
		„ Establishment.	
		„ Contingencies	
		„ Other charges.	
Total		Total	

12. As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; whether loans have been granted to any in contravention of these rules, members of joint Hindu family being taken as representing one account; how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals, and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; are objects for which loans are applied for, explained with sufficient clearness in the darkhasts; is the application and use made of loans watched by the Board of Directors or other authority; have there been any instances of non-application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

Note the sums obtained and used for the several purposes indicated in the appended form.

Amount obtained.			Amount spent.		
	Rs.	a. p.		Rs.	a. p.
1 To discharge encumbrances.			1 For discharging encumbrances		
2 To other debts.			2 To discharge other debts		
3 For agricultural purposes.			3 For agricultural purposes		
(a)			(a)		
(b)			(b)		
(c)			(c)		
(d)			(d)		
			4 For other purposes		
			(a)		
			(b)		
			(c)		
			(d)		

13. As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered; if the mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount; the proportion the loans of first class bear to the amount of property mortgaged; notable cases of undue preference, if any, with explanation; whether good and sufficient personal security was obtained in the case of the second and third class loans; whether in the case of simple debts repaid, documents discharged, receipts, &c., obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

1st class.	2nd class.	3rd class.	4th class.	Total.	Value of property under mortgage to Bank.

14. As regards punctuality, completeness or otherwise in the payment of dues by members, Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears; whether renewals were granted with prudence and discrimination; whether the interest and penalty due to the Bank had been fully recovered and whether the interest due to Government and to other creditors duly paid; arrears, if any, how explained and when expected to be paid.

15. As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

16. As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; note whether meetings had been held regularly every half-year; whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; whether members were generally taking interest in the Bank affairs or whether there was party feeling; whether special resolutions had been duly confirmed and registered; whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

17. As regards Board of Directors, note whether and how often they meet for transaction of business; whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings; whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory.

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

- ✓ I. Register of members
- ✓ II. „ of applications for loan
- ✓ III. Cash book
- ✓ IV. Ledger
- ✓ V. Minute book
- ✓ VI. Register of balance sheets
- ✓ VII. Property register
- ✓ VIII Register of monthly cash abstracts
- IX. Register of bonds
- ✓ X Receipts by Bank
- ✓ XI. Depositors' ledger
- ✓ XII. Treasury pass book
- ✓ XIII. Chalan book
- ✓ XIV. Cheque book
- ✓ XV. Receipts by members to Bank
- ✓ XVI. Register of Directors
- ✓ XVII. Register of Directors' Proceedings
- ✓ XVIII. Register of appropriation of loans
- ✓ XIX. „ of contingent expenses
- ✓ XX. „ of disbursement of pay to establishment
- ✓ XXI. „ of From letters
- ✓ XXII. „ of To letters
- XXIII. Visitors' book

20. General remarks regarding the state of the Bank.

REVENUE DEPARTMENT
Gl. No. 7734
C 1308
1897.98

(2)

From The Deputy Commr
Shimoga District

To The Secretary to the
Govt of Mysore Revl
and Rev Depts.

Dated 22d April 98.

Despatched

Received

General No. 1181

No. 975

Enclosure No. 2 & a file of

Submits copy of docket
No 346 of 2d inst, with its
enclosures in original
received from the Inspector
of agricultural Banks
in Mysore & recommends
that the advance of Rs 1/2000
may be sanctioned for
the Agricultural Bank
at Yenasinakunni in
the Sagar Taluk.

Revl
Dy Secy
Govt of Mysore
25/4/98

Subs with draft for
approval: 5/5/98

No. 1181/975

Encl 2 & a file of correspondence

Deputy Commr's Office
Shimoga District
22d April 1898.

To

The Secretary to the Government of Mysore, General and Rev. Departments

Sir,

I have the honour to forward herewith a copy of docket No. 346 dated 2d instant with its enclosures an original received from the Inspector of Agricultural Banks in Mysore on the subject of opening an Agricultural Bank at Gerasiva-Kunni in the Sagar Taluk, and to recommend that the advance of Rupees 12,000 therein proposed may be sanctioned.

2. With regard to para 5 of

the

the Inspectors docket the Articles of Association of this bank Signed by the members Section 42 lays down Rs 50/- as the limit for class IV, and so proposal to raise the limit to Rupees 100/- cannot be Sanctioned. I am of opinion that after Some experience, the members may be aked to pass a Special resolution to alter the above rule after obtaining the Sanction of Government therefor under Government Proceedings No 5038-47 Fl. 274 dated 2nd December 1895

I have the honor to be
Sir,
Your most obedient Servant.
H. Macpherson
Offg. Deputy Commissioner
Shimoga District

JAL

1897

1 Enc

From

The Inspector of Agricultural
Banks in Mysore

To The Deputy Commissioner
Shimoga District

Dated 2nd April 1898
Desp. 8th — do —

No. 346. Encl: one statement & file.

In forwarding herewith the Vernacular correspondence received from the Amildar of Sagar Taluk, with his No. 1063, dated the 31st December 1897, regarding the opening of an Agricultural Bank at Gerasumakunni, he has the honor to state as follows

2. Patil Sampatkai Mallappa Gowda and 11 other members propose to open an Agricultural Bank at Gerasumkunni for the benefit of Gerasumakunni and 9 other villages

3. They own in all 3.3 acres and 13 gundas Kandayam land with an assessment of Rs 15-92-10 valued at Rs 25,240/- as per statement attached and their encumbrances amount to Rs 5,450 nearly.

4. These members apply for the grant of a loan of Rs 15,000 but the Amildar recommends Rs 12000 being advanced to them.

The undersigned is of opinion that this sum may be sanction-

-d

When the undersigned was at Sagar the Members represent-

-d that the loans under Class IV may be raised to Rs 100/-

as

as Rupees 50/- is not enough to meet emergencies in the rainy Season, should "Kolle Roga" &c take place. As this request is reasonable it may be complied with.

S. M. Chengaiya Chetty
Inspector of Agricultural Banks in Mysore.

"Copy"
H. Macdonald Jr
Deputy Commissioner
Shimoga District

Statement showing the particulars of proposed Agricultural Bank at Genadinakuni

Proposed name of the Bank and the name of Village to be benefitted by it.	Names of members	Residence of members	R
Genadinakuni Agri-	Patel Mallappa	Genadinakuni	G
cultural Bank	Mudalimattadu Halaiya	Madali	M
1 Genadinakuni	Heiramane Chennabasanja bin Pullanja	Heiramane	H
2 Mamiadura	Veerappa	Gadikoppa	G
3 Kupatimane	Thammanja bin Chennabasanja	Suttupalli	S
4 Dudemalli	Hiranayappa bin Veerabhadriah	—do—	
5 Sabalalu	Ramjappa bin Veerabasappa	Ramindura (Ramdali)	
6 Gadikoppa	Veerabhadriah bin Siddaiya	Kunagadu	
7 Brahmana Chithrali	Dudemalli Veerabhadriah	Dudemalli	
8 Madali	Veerabhadrabin Ramna	Kadikoppa	
9 Heiramane	Mudaiya bin Hulingappa	Dudemalli	
10 Madhikoppa	Kala Veeranja bin Chennabasanja	Dhombeenna	
		Total	

Office of the Inspector of Agricultural Banks in Mysore
Bangalore 2/8 April 1898

ty and Liabilities of the members of the proposed
Pagar Taluk Shimoga District

Arable land possessed						Probable value of land & additions by the Ryots	Probable value of land & additions estimated by the Inspector of Agl. Banks	If members have any for horses	Remarks
Garden land			Inam land						
Area		Assessment	Area		Do. dry or Kushkul				
9	21	154 8	"	"	"	4300	3762 8	Nil	
7	6	574 "	"	"	"	8480	7420 "	320-0	
9	10	145 8	"	"	"	3550	3106 4	10-00	
46	35	142 "	"	"	"	1700	1487 8	"	
9	9	93 "	"	"	"	1120	980 "	"	
30	20	114 "	"	"	"	1250	1093 12	"	
8	6	81 8	"	"	"	1170	1023 12	300	
2	32	45 8	"	"	"	1600	1400 "		
8	39	57 8	"	"	"	1050	918 12	9.50	
5	25	20 8	"	"	"	150	131 4		
8	39	57 "	"	"	"	1050	918 12		
6	11	167 10	"	"	"	3426	2997 12		
3	13	1592 10	"	"	"	28846	25240 4	5450	

Yr Obedt Servt
Inspector of Agricultural
Coll Banks in Sulpore

(3)

READ:—

Letter No. 1181/975 dated 22nd April 1898 from the Deputy Commissioner, Shimoga District.

Re 2 Ltrs

No. 10808-11

R.C. 7.109 97

97-13-5-98

14

ORDER THEREON.—With the above, the Deputy Commissioner submits the Memorandum and Articles of Association of the proposed Agricultural Bank at Genasinkuni in the Sagar Taluk.

2. The Bank is proposed to be established by 12 Members for the benefit of Genasinkuni and 9 other villages in the Sagar Taluk. The Members own 353 acres 13 guntas of land, ~~of which acres guntas are inam~~, the aggregate value thereof being estimated at Rs. 25,240 with a liability of Rs. 5450.

6) the Inspector Agricultural Banks

3. The Members propose to start the Bank with a capital of Rs. 15000 but the Deputy Commissioner, and ~~or~~ the Inspector, Agricultural Banks, think that an advance from Government of Rs. 12000 is sufficient.

4. Government accordingly sanction an advance not exceeding Rs. 12,000 being made for the Agricultural Bank referred to above, and authorise the Deputy Commissioner to place the said amount for the purpose in the Sagar Taluk Treasury. Interest must be recovered from the Bank half-yearly up to 30th June and 31st December of each year at 4 per cent per annum on the sums actually borrowed by the Bank.

5. The Memorandum and Articles of Association will be returned to the Deputy Commissioner ~~or forwarded to the Registrar, Joint Stock Companies~~, with a request that he will take steps to get the same duly registered. The existing encumbrances must all be discharged and the documents &c. connected therewith taken back and properly secured.

6. ~~Government agree to the Memorandum that as article 42 of the articles of Association the maximum borrowed by up down Rs 50 as the limit of Rating under Class IV the proposed minimum to Rs 100 Rupees shall be increased~~

Secy. to Govt., Gen. & Rev. Depts.

To ~~6-5-98~~ 6/5/98

The Deputy Commissioner of the Shimoga District.
Registrar of Joint Stock Companies
Comptroller to the Govt.
Inspector of Agricultural Banks.

5761

R 3141

1897 · 1300

FROM The Deputy Commissioner
Shimoga District

To The Secretary to the Govt. of Mysore
Ag and Rev. Department

Dated } 10th March 1900
Despatched }
Received

General No. 795
No. 660
Enclosure No. One

Submits for information
copy of memo of the
inspection of the
Agricultural Bank
at Yenasimalem
Sagar Taluk.

1.3.00

R
11.5.00

A

File

R 21/3 Yes - May do your
21.3.00 duty
Draft - 19.3.00

21/3/1900

1899. 1900

From The Deputy Commissioner

To The Secretary to the Government of Bombay
General and Per Departments

Dated 10th March 1900

No. 795
660

I have the honour to forward herewith for information copy of Memo of the inspection of the Agricultural Bank at Gunasmakum Sagar Taluk by Mr. C. S Balasundaram Iyer, Special Assistant Commissioner, Shimoga District.

H. Manjunathaya
Deputy Commissioner
Shimoga Dist

3

Memo on the inspection of the Agricultural Bank at Penang by Sayer Jaluk

---

Are all the documents as shown in the Register of loans No 2 duly passed? Are they legally valid?

Remarks by the Collector:- Ask the Auditor to inspect them and report. I am not sure this is regular but it is safe at any rate — By H. V. N.

Where are the 16 mortgages when the Bank was sold. 3 of them have not paid any money. Some have since died. The agent says that all the documents shown in the Register No were preserved in the Jaluk Treasury and so they could not be examined.

2nd Are the conditions duly fulfilled? Refer to Ledger and list in all cases whether instalments and interest have been duly paid up.

Instalments and interest duly paid up

3 The Ledger and cash entries should be listed on a fair proportion of cases to see if they tally

Ledger and cash entries were listed. They tally with each other.

4 Have meetings been duly held 2, or at least every six months and is the Register properly maintained

Meetings were held on the dates noted in the margin. Register is maintained and properly written up.

1st July 1898
3rd August 1898
15th January 1899
30th January 1899
1st July 1899
16th July 1899
31st December 1899
15th January 1900

5 Are there any improper or unauthorised items of expenditure apparent

(Rs 70/- was paid up to date as pay of the Gymnastic Asst on Rs 5/- per mensem and Rs 70/- as pay of the

peon

from. Three payments have been authorised by the Trustees.

6. Compare the cheque book with cash account. Are all the sums duly credited? — Yes. They have been duly credited.

7. Are proper receipts preserved for payments? — Yes

8. Have there been any personal deposits? What is the amount — No.

17-2-1900. /Signed/ C. S. Balasundaram Iyer
Assistant-Commissioner
Shimoga District

Copy
H. Manjunadayya
Deputy-Commissioner.
Shimoga District

copies of Inspection notes are also sent to Inspector of Agril: Banks –
(Vide No. R 3261 of 12/3/1900 from DC. Shimoga) files

Dis. [illegible]

84

The Inspector
Agricultural Banks
in Mysore.

Has the honor to forward herewith for information Copy of memo on the inspection of the Agricultural Bank at Yenasinakuni in the Sagar Taluk received from the Dy: Comm. Shimoga with docket no 795/660 of 10th March/00.

This need not go. See letter to Dy Comm. 26/3/00

[illegible] 26/3/00

B.O.
[illegible]
26/3/00

[illegible] 28-3-00

615 R3976

1902-03

FROM L. P. Pantania Chetty Esq.
Deputy Commissioner
Sivaganga District

To H. V. Nanjundayya Esq. M.A. M.L.
Secretary to Government
Revenue Depts.

Dated 16th May 1903.

Despatched

Received

General No. 946
No. 701
Enclosure No. 1

Forwards report on inspection of the Agricultural Bank at Ramanathapuram Sayar Taluk for 1902-03

Submitted with drafts for approval

7/7/03

Mr. Dewan through the Hon'ble Councillor

7/7/03

Rd. report 9/7/1903. 10/7/1903

1316

10/7

10/7/03

11364
10.7.03

B.P. 10/7/03

Rd

Rd 10/7/03

Rd 10/7/03

11/6/03

1902-03.

From K. P. Puttannachetty Esq.
Deputy Commissioner
Shimoga District

To H. V. Nanjundayya Esq. M.A.M.L.
Secretary to the Government
Genl & Rev. Depts.

Dated 16th May 1903

No 746-701. Genl

Has the honour to forward herewith the undersigned report on the inspection of the Agricultural Bank at Gersappa in the Sagar Taluk for the year 1902-03

W. N. Mannaget
Deputy Commissioner
Shimoga District

Jun

5

Report on the inspection of the Agricultural Bank at Gnanambikapuram Sagar Taluk

1 27th February 1903

2 Yes. No change in the office since last inspection.

3. No dates and hours are fixed for transaction of business. Directors meet twice a year for holding meetings and for recovery of instalment amount and interest due.

Govt are pleased to note that the general state of this Bank is satisfactory and that it is properly managed. The following instructions may be carried out.

(1) The Directors should transact business regularly once a month at least on dates & hours notified beforehand

Al-

At other times no
business is transact-
ed
6 Boards register
accounts &c are
kept in the bank
premises in the
custody of the Pre-
sident and Agent
and the registered
documents are
kept in the Bank
Treasury
5 Yes The villages
to which the members
belong are within
a radius of five
miles to the Bank
house and duly
registered. The
majority

In a jointly of members directors and office bearers, reside within a distance of 1½ miles from the Bank office, business is not extended to any near village.

6 Out of 15 members 3 have died since the last inspection Viz, Shrinagod Ganapa Bhatta Athavale Malanga and Kallakatti Imanappa Krishna Bhatta an un divided brother of the deceased — Ganapa

Ganapathi Bhatta
was elected in the
latters place and
is duly qualified
for the same. The
other two deceased
having no relatives
the Agent has held
himself responsible
for the loans ad-
vanced to them
and has been transact-
ing business on
their behalf. The
name of the new
member was read
at one of the meet-
ings and approved
of by the members
and

and has been report-
ed for registration
The bank has been
gaining in strength
steadily

7 A list showing
the land of members
so mortgaged
Fluctuations in the
number of members
have not affected
the united credit
of the bank. The
members have
neither acquired
nor relinquished
lands so that the
solvency of the bank
remains unaffected.
There have been neither
new acquisition nor
notable improvement
in the bank since the
last

last inspection. Strict
Supervision is reported
to have been exercised
by the Agent and
Cresdent of the Bank
against alienations
of lands prejudicial
to the banks interests.
A list showing the
value of the pro-
perty is appended.
8. The limit fixed
viz Rs 12800/- at the
formation of the
bank has neither
been increased nor
decreased The bank
has not exceeded
the limit in its
dealings since the
last inspection
The Banks funds
are classified as
follows

follows

	Rs	as	P.
Entrance fee	7	8	
Contributions			
Loans from others			
Deposits from members {cash / grain}			
Deposits from outsiders			
Debentures			
Total Rs	7	8	0

The Bank's credit steadily growing

Lessons of cooperation and mutal help seem to be understood to a small extent by the members

9 The loan is granted to members under the condition that it should be repaid in 15 yearly instalments

The

The terms are duly added up to A sum of Rs 7890/= outstanding against the bank on the date of inspection The loan may be continued

10. There are no loans and deposits from others in this bank

11 Ledgers Cheques Treasury Cass book and other Registers were compared with the Cash book The Cash Book was found to be posted up in the order of the occurrence of each transaction and the entries were made

made clearly so as to be easily intelligible and traceable through the other accounts. No discrepancies or omissions were noticed. The corrections are duly initialled by the President

Disbursements Such as establishment charges contingencies have been authorised by a resolution passed by the members in their proceedings Such disbursements are supported by vouchers The President and Agent have been directed to obtain and file vouchers in future for every item

(2) Every item of disbursement must be supported by vouchers

item of expenditure.

Charges under both the heads seem to be real and necessary

One Dubashe is paid Rs 5/ per month to keep accounts and a peon is temporarily employed during the collection season The President and Agent are rendering great services as regards the collection of interest and instalment from the members, also in the management of the Bank. The date of last entry in the cash book was 5th February 1903

February 1903 The cash balance on that date according to cash book was £ 181. 1. 11. This was examined and found to be correct. The Agent and Cre- dit were told not to keep such heavy balances on hand in future The cash on hand is not de- posited in the treasury owing to ignorance of the existing facilities and the President and Agent have been directed to open a Savings Bank account and deposit excess amount there The cash balance sheet is being submitted

to

to the Inspector of
Agricultural Banks
every half year
The return for the
half year ending
31st December 1902
is reported to have
been forwarded to
the Head Office on
the 20th January 1903
The results of the
Banks cash transac-
tions up to date
of inspection are
noted below

Receipts

	£ s. d
From Treasury	12800
Deposits	
Entrance fee	7 2
Interest and penalty	2278 · 10 · 2
Loans repaid	5599 · 2 · 6
Other items	
Total	20685 · 4 · 6

Expenditure.

	£ s. d
To Treasury current account principal repaid	5590
Depositors.	
Insurance loan	12800 – 0 0
Govt. on account of interest	1663 · 14 · 2
Depositors	0 – 0 0
Sanitary charges	7 · 11. 5
Establishment	631 · 6 · 6
Contingencies	11 · 6 · 6
Other charges	0 – 0 0
Total	20,506 · 2 · 7
Balance on hand.	181 · 1 · 11
	20,685 · 4 · 6

12 No such limit has been prescribed by the General Assembly In almost all cases 10 per cent of the value of the landed property has been advanced but in one case they have exceeded the limit and

nd advanced 75
per cent of the value
of the landed property
No loan has been
granted to other than
members No such
discontent seems
to exist
The object for which
loans are applied
for has been explain
ed with sufficient
clearness in the
Darkhast
Yes. They are
validated by the
Directors. There
seems to be no
misuse of sums
advanced
A list showing
the sums obtained
and

and advanced 75
per cent of the value
of the landed property
No loan has been
granted to other than
members No such
discontent seems
to exist
The object for which
loans are applied
for has been explain
ed with sufficient
clearness in the
Darkhast.
Yes. They are
validated by the
Directors There
seems to be no
misuse of sums
advanced
A list showing
the sums obtained
and

card used for the several purposes is appended

13. The mortgage deeds are in proper form and executed by proper persons and duly registered The discharged mortgage deeds have been filed in the Bank with the hypothecation deeds. There are no exceptions to the above. The proportion to the loans of the first class bear to the amount of the property mortgaged is 50/ per cent No cases of undue preference were noticed There are

are no second and
third class loans
in this bank

Particulars of loans
outstanding against
members at date
of inspection ex
clusive of repayments
as noted below

1st class.	2nd class	3rd class.	4th class	Total	Value of property under mortgage
12,800.				~~£~~ 12800	32,230/-

14 The rule regard
ing punctuality
in the payment
of dues by the members
is enforced in al-
most all cases.

The members pay
instalment and
interest regularly
and

and there are no defaulters The usual amount and interest due up to the end of December 1902 have been fully recovered from all the members and credited to the Treasury

15. The surplus up to the date of inspection amounted to Rs 614 12 The whole of this amount has been realised The establishment and contingent charges were met out of this and the balance Viz, Rs 181 1 11 has been secured in the cash chest

16. Yes The rules regarding the conv
-ening of the meetings the powers & of business thereat and the pro-
-cording and registe
-ring of the resolution
are understood
and given effect
to the meetings had
been regularly held
every half year
No extraordinary
meetings had been
held since last
inspection Notices
are given to all
the members 7 days
previous to the
meeting Members
are generally known
to take an interest
in

on the Banks affairs
No special resolution
have been recorded

17 The Board of Directors
do not generally meet
except at the time of yearly
meetings and business
is transacted at such
meetings. the resolutions
are duly recorded in
a book The President
Chairmanbasappa and
Agent Mallappa take
special interest in
the progress of the
institution and work
with zeal

18 The General
Assembly have appoint-
ed three auditors
D Kallavvasappa, S.
Hanamappa and Halappa
who check and audit
the

the accounts. The
Supervision seems
to be effective and
Satisfactory

19 The following
Registers and accounts
are kept

I II III IV V
VI VII VIII X XI
XII XIII XIV XV XX
XXI and XXII

(3)

Arrange words
should be
made to
read—

20 I should say
that the general state
of the bank is Satis-
factory and that it
properly managed

H. H. Watkins
Deputy Commissioner,
Shimoga District

J. W.

ಯಾದಾಸ್ತು – ಸಾಗರದ ಶ್ರೀ ನಿರಂಜನಮೂರ್ತಿ ವ್ಯವಸಾಯದಬ್ಬಾಂದು ಬಾಬ್ತು ಸಾಲಕೆಗದುಹೀ. ತಕುಮ್ತು ಕೆಲಾಚ್ಚನಮೊಬಲು ನನಂತಿಗಾಂ ಕೆಳಗಾಣಪ್ರಕಾರ.

ಪೈಕಂ ಸ್ವೀಕರಿಸಿದ್ದು			ಯಿತ್ತಿಕರಿಸಿದ್ದು		
ವಿವರಗಳು	ಮೊಬಲಗು		ವಿವರಗಳು	ಮೊಬಲಗು	
ಆಧಾರದಮೇಲೆ ನಸಾಲದಬಗ್ಗೆ —	1985		ಆಧಾರದಮೇಲೆ ನಸಾಲಾಕ್ಕೆ ನಿಸಿದ್ದು —	2630	
ಯಿದರಿಸಾಲಾಕ್ಕೆ ನಿಸುವಬಗ್ಗೆ —	9483	5	ಯಿದರಿಸಾಲಾಕ್ಕೆ ನಿಸಿದ್ದು —	8583	5
ವ್ಯವಸಾಯದಬಗ್ಗೆ —	1331	11	ವ್ಯವಸಾಯದಬಗ್ಗೆ ವ್ಯವಯ್ಯಾನಿಸಿದ್ದು —	1586	11
ಒಟ್ಟಾಗಿ ರೂ	12800		ಒಟ್ಟಾಗಿ ರೂ	12800	

ભારતીય સંસ્કૃતિ અને ઇતિહાસ

ક્રમ	નામ	ઉંમર	જાતિ	વ્યવસાય	ગામ	તાલુકો	જિલ્લો	રાજ્ય
૧	અમૃતલાલ	૩૫	પુરુષ	ખેડૂત	રામપુર	ધોળકા	અમદાવાદ	ગુજરાત
૨	ભાનુબેન	૨૮	સ્ત્રી	શિક્ષિકા	રામપુર	ધોળકા	અમદાવાદ	ગુજરાત
૩	કિરીટ	૪૨	પુરુષ	વેપારી	સોજિત્રા	સોજિત્રા	આણંદ	ગુજરાત
૪	મંજુલા	૩૯	સ્ત્રી	ગૃહિણી	સોજિત્રા	સોજિત્રા	આણંદ	ગુજરાત
૫	રમેશ	૫૦	પુરુષ	ડૉક્ટર	વડોદરા	વડોદરા	વડોદરા	ગુજરાત
૬	સુરેશ	૪૫	પુરુષ	વકીલ	વડોદરા	વડોદરા	વડોદરા	ગુજરાત
૭	હસમુખ	૬૦	પુરુષ	નિવૃત્ત	નડિયાદ	નડિયાદ	ખેડા	ગુજરાત
૮	ઇન્દુબેન	૫૫	સ્ત્રી	ગૃહિણી	નડિયાદ	નડિયાદ	ખેડા	ગુજરાત
૯	જયંતી	૩૨	પુરુષ	ટ્રક ચાલક	ઉમરેઠ	આંકલાવ	આણંદ	ગુજરાત
૧૦	કાંતિ	૬૫	પુરુષ	ખેડૂત	ઉમરેઠ	આંકલાવ	આણંદ	ગુજરાત
૧૧	પ્રવીણ	૩૮	પુરુષ	ઇલેક્ટ્રિશિયન	ગોધરા	ગોધરા	પંચમહાલ	ગુજરાત
૧૨	ગીતા	૨૯	સ્ત્રી	નર્સ	ગોધરા	ગોધરા	પંચમહાલ	ગુજરાત
૧૩	ચંદુલાલ	૭૦	પુરુષ	નિવૃત્ત	ભરૂચ	ભરૂચ	ભરૂચ	ગુજરાત
૧૪	વિજય	૪૦	પુરુષ	ઓટો ચાલક	ભરૂચ	ભરૂચ	ભરૂચ	ગુજરાત
૧૫	નરેશ	૩૩	પુરુષ	દરજી	સુરત	સુરત	સુરત	ગુજરાત
૧૬	મીના	૨૭	સ્ત્રી	વિદ્યાર્થિની	સુરત	સુરત	સુરત	ગુજરાત
૧૭	ભરત	૪૮	પુરુષ	મજૂર	વલસાડ	વલસાડ	વલસાડ	ગુજરાત
૧૮	ઉષા	૪૪	સ્ત્રી	ગૃહિણી	વલસાડ	વલસાડ	વલસાડ	ગુજરાત
૧૯	દિનેશ	૩૬	પુરુષ	પોસ્ટમેન	જામનગર	જામનગર	જામનગર	ગુજરાત
૨૦	રાજેશ	૨૬	પુરુષ	બેરોજગાર	જામનગર	જામનગર	જામનગર	ગુજરાત
૨૧	ફાતિમા	૩૪	સ્ત્રી	શિક્ષિકા	ભાવનગર	ભાવનગર	ભાવનગર	ગુજરાત
૨૨	યુસુફ	૪૧	પુરુષ	માછીમાર	ભાવનગર	ભાવનગર	ભાવનગર	ગુજરાત
૨૩	હરિભાઈ	૫૮	પુરુષ	ખેડૂત	રાજકોટ	રાજકોટ	રાજકોટ	ગુજરાત
૨૪	જશોદા	૫૩	સ્ત્રી	ગૃહિણી	રાજકોટ	રાજકોટ	રાજકોટ	ગુજરાત
૨૫	મહેશ	૩૧	પુરુષ	સુથાર	મોરબી	મોરબી	મોરબી	ગુજરાત
૨૬	સંજય	૨૪	પુરુષ	વિદ્યાર્થી	મોરબી	મોરબી	મોરબી	ગુજરાત
૨૭	ગોપાલ	૬૨	પુરુષ	પૂજારી	દ્વારકા	દ્વારકા	દેવભૂમિ દ્વારકા	ગુજરાત
૨૮	રેવાબેન	૫૭	સ્ત્રી	ગૃહિણી	દ્વારકા	દ્વારકા	દેવભૂમિ દ્વારકા	ગુજરાત
૨૯	અશોક	૩૭	પુરુષ	પ્લમ્બર	પોરબંદર	પોરબંદર	પોરબંદર	ગુજરાત
૩૦	વિમલા	૪૩	સ્ત્રી	ગૃહિણી	પોરબંદર	પોરબંદર	પોરબંદર	ગુજરાત

Read

Letter No. 7416 of 7/81
16th December 1903 from the
Secretary Board of
Agriculture, Ireland, forwarding
a Copy of the Report of the
Agricultural Stock
Banks Committee
Irish, for
the year 1902-3.

Copies circulated

Mr. Macgladdery
to state that the General
State of this Bank is
satisfactory and that
it is properly managed.
The following instructions
may be carried out.

1) The Inspectors of
the Bank should
transmit a report
once a month at
least, on dates to
be notified to
them.

2) Every item
Expenditure in

Do
Do A 216

Secretary by
the Treasury

AT 109-1897

D/1817/03
1817

le dispute di Vercelli

3) Arrangements
shown to be made for
the
re-calculation
Heat Regulators (Nos
IX XVII / XIX) and
Vercelli book also

Hmy
14/7/3

11
11/7/03 per Secy

OZB 33
13.VII.03

Imo
14/7/3

Io Mr Lucas Stamati